



## Consumer Finance Company Improves Customer Experience with Hughes-Managed SD-WAN

Mergers and acquisitions can be disruptive and strain customer loyalties if not handled correctly. When two leading consumer finance companies recently merged, they decided to bring all of their nationwide branches under one network structure. Maintaining business continuity while delivering a unified customer experience was critical to keeping customers satisfied and loyal to the institution.

The newly merged organization turned to Hughes—a longtime trusted network partner—to guide it through its next-generation network evolution. The company believed it was wise to build on this partnership because of Hughes' unique understanding of the ever-changing performance and application needs of widely distributed financial organizations.

### Challenge

The newly merged company suddenly found itself with a complicated mix of different network connectivity services and inconsistent performance levels across a nationwide network that had swelled to more than 1,700 branch locations. This complex network environment stitched together a variety of MPLS and other primary broadband circuits, along with mix of satellite and other terrestrial-based networks for backup. The company needed to quickly consolidate all of its branches under a unified, next-generation network architecture to reduce operating costs, smoothly run new banking applications, and most importantly deliver a consistently exceptional customer experience.



Like most financial services companies, the new company had transitioned from paper-based systems to online banking, shifting away from simple to value-added services. Loan applications now required Internet connectivity to complete the submission and process all required forms with local court and government agencies. Enabling this online experience required a robust and secure network to keep customers happy with their in-bank service, and keep operations moving smoothly.

### Solution

The company saw Hughes as a trusted, long-term partner who understood better than most the complex “Bank of the Future” needs transforming the financial services industry. Hughes architected a fully managed SD-WAN solution utilizing a multipath network design featuring true path diversity optimized for the needs of each location.

**HughesON**<sup>™</sup>

*HughesON is a suite of innovative, Cloud-ready network and digital media solutions designed for the unique needs of distributed enterprises in industries such as retail, hospitality, and retail petroleum.*

“Demand for faster connectivity in our branches just continues to grow,” said the Vice President of Technology Services. “We needed faster performance for credit checks, risk modeling, routing channel loan applications from the Web to the appropriate local offices, and getting loans approved quickly for our customers.”

“We needed a robust and stable network to support our usage patterns, which relied heavily on accessing online forms and compliance sites, as well as supporting our new VoIP system,” the Vice President added. “We decided to move to an SD-WAN because it could deliver reliable application performance to each branch while reducing our bandwidth costs. Further, having our SD-WAN delivered as a managed service greatly reduced complexity and management overhead, while also providing low initial transition costs and predictable monthly operating expenses.”

The network solution utilizes Hughes ActiveTechnologies™, including ActiveClassifier™, ActiveQoS™, ActiveCompression™, and ActivePath™ to deliver optimal performance and reliability out of each broadband connection.

- **ActiveCompression:** Delivering up to 300% greater throughput on a circuit.
- **ActiveClassifier:** Automatically and dynamically identifies and prioritizes network traffic without manual rules configuration.
- **ActiveQoS:** Monitors network capacity and priority queues to optimize network traffic flow to available bandwidth. It is especially critical for VoIP and video.
- **ActivePath:** Uses intelligent path control to maximize availability of critical applications, delivering an optimized SD-WAN solution.



### Results

Hughes deployed the unified network across more than 1,700 branches in less than 18 months. The company now enjoys 10–20 Mbps performance at every branch with optimized speeds and reliability for high-priority applications.

Dual-broadband access into each location with a multipath network architecture ensure the branch banks stay online in the event of a primary network outage. And the customer has reduced its operational costs and met the merger goals of the acquisition by leveraging the cost-effective and ready-to-deploy Hughes-managed SD-WAN solution.

For additional information, please call 1-888-440-7126  
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